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PATENT



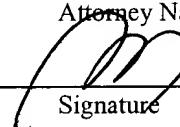
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Everett et al. Customer No.: 21003
Serial No.: 09/932,013 Examiner: Smithers, Matthew B.
Filed: August 17, 2001 Group Art Unit: 2137
For: SECURE MULTIPLE APPLICATION
CARD SYSTEM AND PROCESS

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R E S P O N S E

Commissioner for Patents
P.O. Box 1450
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Sir:

Applicants respectfully submit this response to the Office Action dated January 13, 2005. Applicants appreciate the withdrawal of the Examiner's previous rejection and address below the Examiner's objection and new ground of rejection made in view of U.S. patent 6,317,832.

With regard to the Examiner's objection, although claims 1 and 3 may not differ substantially from each other, and although claims 2 and 4 may not differ substantially from each

other, they are not identical. Therefore, applicants request that the Examiner withdraw his objection.

With regard to the Examiner's rejection, although the applicants disagree with the Examiner's characterization regarding claim scope, the applicants hereby submit an appropriate Terminal Disclaimer to overcome the Examiner's double patenting rejection.

Accordingly, the applicants respectfully submit that the above-referenced application and its pending claims are in condition for allowance and such action is earnestly requested.

Respectfully submitted,



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